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Present Status of Reparations.

AMERICANS read something different about reparations to be paid by Germany. The reparations should be reduced, or should be maintained, or a moratorium should be granted, or Germany has announced that she is to default on the January and February payments, or Germany has made an agreement to do physical restoration in France—and so on, ad infinitum. Many Americans, seeing these daily items in the press, may have come to the conclusion that Germany was always on the point of paying or promising, but never really paid anything. On December 31, the Financial News, of London, published an article setting forth the present status of German reparations which put the matter about as concisely as possible. The article includes the following:

"By the London agreement, signed last May, Germany undertook to pay annually to the allies 2,000,000,000 gold marks (payable in quarterly installments of 500,000,000 gold marks on January 15, April 15, July 15, and October 15 of each year), plus a sum equivalent to 26 per cent of the value of German exports (payable in quarterly installments on February 15, May 15, August 15 and November 15 of each year). The total amount of the reparation payments fixed under the agreement was 132,000,000,000 gold marks, to the full value of which bonds are eventually to be issued by Germany to the allies, and the annual payments, already mentioned, will go to the service of these bonds, either by way of interest or sinking fund.

"Before the London agreement was signed Germany had made payments in kind on reparation account totalling about 4,450,000,000 gold marks and about 100,000,000 gold marks in cash. In addition, Germany has since paid the sum of 1,000,000,000 gold marks in cash—the amount of the July and October installments of the annual payment of 2,000,000,000 gold marks. From the total indemnity of 132,000,000,000 gold marks, therefore, a sum of about 5,500,000,000 gold marks has to be deducted, representing the total of the three items just mentioned, while Germany is also entitled to credit in respect of further deliveries in kind since May, together with the proceeds of the exports credit tax levied in certain allied countries. The first installment under the 26 per cent exports tax fell due on November 15 last, but the reparations commission stated that the amount was covered by credits already in their hands, and, although the exact sum has not been disclosed, estimates place the figure at 250,000,000 gold marks.

"On this basis a total sum of about 5,800,000,000 gold marks have so far been furnished by Germany towards her total liability of 132,000,000,000 gold marks, but it must be remembered that the London agreement makes sundry provisions for the payment of interest and sinking funds and, therefore, only a portion of future payments will go in reduction of Germany's capital liability.

"The installments due in January and February are the third quarterly installment of 500,000,000 gold marks and the second installment in respect of the 26 per cent tax on exports, the amount due in respect of this item again being estimated at about 250,000,000 gold marks. The total involved, therefore, is about 750,000,000 gold marks, against which Germany is said to have stated she can only furnish about 150,000,000 to 200,000,000 gold marks."

Since this article appeared in the Financial News, Germany has been permitted, by the reparations commission, pending a review of the whole reparations question, which is expected, to make payments of 31,000,000 gold marks at ten-day intervals. At this date, two such payments have been made. This is all she has paid toward the January and February payments mentioned above.

Thoughts of Foreign Exchange.

THE exchange value of the British pound has been going up rapidly and steadily, so steadily that some have looked upon the advance as a sort of financial mystery. Why has British exchange been rising? Especially, why should British exchange rise while other foreign exchanges decline? The "man on the street," if there is such a person, perhaps thinks of foreign exchange as something which rises or falls without much rhyme or reason. Indeed, there are plenty of Americans who ought to know better, even some Americans abroad, who have bought, with hope of speculative gain, certain foreign monies because "it was about time they started to go up!" Probably the circumstances at the time were such as to make it quite impossible for them to rise in value.

Many European currencies have been declining so rapidly that it has been difficult to keep track of them. The Austrian crown, in Vienna, dropped to 10,000 to the dollar a little while ago, and then made something of a recovery. German marks have declined about 200 to the dollar. Russian roubles have no serious quotation, but they have been exchanged at from 200,000 to 500,000 to the dollar. Hungarian crowns rose in value from 600 to the dollar in February to 200 to the dollar in May and then slumped. The tendency is downward, in European exchange. But these foreign currencies don't all act together. French and Italian money have varied in exchange value, but within a rather narrow limit all year. Their value has not changed radically. Dutch and Swedish money are almost par. Swiss money is a trifle better than par. The

British pound, worth about \$4.00 in April, after a gradual rise, slipped until it was worth only about \$3.60 in July. Now, it has touched \$4.28 7/8, the highest since August 15, 1919. What's the meaning of it all?

"Let's ask a few questions and try to answer to our own satisfaction. Perhaps we can learn why British exchange is rising and some others declining.

1. What is "par" as applied to a foreign currency?

"Par" is the stipulated or pretended gold value of a foreign currency. In America, we express the "par" value of a foreign currency by saying that the unit of that currency would be worth in dollars and cents if that unit actually represented the weight of gold it claims to represent. The British pound is supposed to represent \$4.86 5/8 in gold. That is its "par."

2. What causes money to be at "par"?

Money is at "par" when it is exchangeable for gold. Americans can get gold for their paper money in amounts equal to those prescribed on the money. Europeans, with certain unimportant exceptions, cannot exchange their paper money for gold.

3. If money is not exchangeable for gold and is, therefore, in international exchange, below par, what determines how much below par it is?

In general, money is below par in proportion to the chances of its getting back to a gold basis, to the point where it is exchangeable for gold.

4. What determines its likelihood of getting back to the point of its being exchangeable for gold?

The ratio of the amount of paper money or other below par money outstanding to the gold reserve held by the government to support such money. For money to be at par it is not necessary that the gold should equal the money outstanding, but there must be enough gold to meet all demands made upon it. Nations, therefore, with gold reserves bearing a relatively high ratio to the paper or other below par money in circulation, but not high enough to make that money exchangeable for gold, have foreign exchange quotations nearer to par than nations whose gold-to-money ratio is lower.

5. If the exchange value of a currency rises, what causes that rise?

The increased likelihood of that currency's returning to a gold basis.

6. What causes such increased likelihood?

These causes may be listed: An increase in the gold reserve; a decrease in the paper money or other below par money outstanding; better business, thereby causing a greater demand for money as a medium of exchange and having an effect similar to reducing the amount outstanding; greater political stability and thereby greater confidence in the future of the currency.

7. If the exchange value of a currency falls, what causes that fall?

The decreased likelihood of that currency's returning to a gold basis.

8. What causes such decreased likelihood?

The contrary of those listed before. These may be listed: a decrease in the gold reserve; an increase in the paper money or other below par money outstanding (consider the vast floods of paper money issued from the government printing presses of Europe!); poorer business; a decline in political stability.

It is apparent that the old rule of supply and demand affecting the price is not absent from the foreign exchange situation. The more paper money a government prints (without increasing the gold or equivalent supporting that money), the less valuable it becomes. Indeed, the value usually decreases even faster than the increased printing would seem to warrant, for these floods of paper money destroy confidence outside of the country in the future of the money. It is quite the rule that the internal purchasing power of money decreases proportionately to the amount issued, while the foreign exchange value may decrease much faster, perhaps twice as fast. It is clear that a "favorable" balance of trade, that is, an excess of exports over imports, causes a greater demand for a country's money and, thus contributes to a rise in that country's foreign exchange. The reverse, of course, is true of an "unfavorable" balance of trade. Speculative buying of a country's currency would, likewise, for a time, send up the rate, though this is a temporary factor and would be nullified when the unloading process took place.

Perhaps, now, we can see some reason in the course of British foreign exchange. Up to the time of the coal strike in Britain—April 1, 1921—the prospect of Britain's getting back to a gold basis was gradually improving. Business was getting better, the debt was being decreased, the amount of paper money outstanding was being reduced, political conditions were becoming more steady. The debt had actually been reduced about \$1,000,000,000 in a year. The coal strike curtailed business terribly, greatly increased the government's expense, cut the government's income greatly through vast losses of income tax and other receipts, disturbed the political situation. It postponed the time of putting the currency on a gold basis. Since the settlement of the strike, British business has improved, especially her foreign trade, the reduction of the debt has been resumed, the currency in circulation has decreased, the political situation is better. The prospect of prodigious government economies, as recommended by the economy committee headed by Sir Eric Geddes, indicates further debt and currency reduction and further progress toward a gold basis. Britain financed the war and the after war period without a great currency inflation. She paid her bills principally by internal loans and taxation, the British taxes being the highest in the world. Is it any wonder that German exchange has fallen so that the mark is worth but half a cent, when the German note circulation has increased from 1,890,893,000 in 1914 to 113,458,889,000? Is it any wonder that Soviet roubles are nearly worthless when there are 11,152,000,000,000 of them in circulation?

Czechoslovak money has been gaining in its foreign exchange value. In the midst of countries whose currencies have been tumbling, this is an odd phenomenon. Why is it? Because it "was time for it to go up?" No; because Czechoslovakia has been balancing her budget, because her business has been improving, because she is blessed with strong and wise political leaders. Czechoslovakia has not been increasing her currency circulation. Foreign exchange values are not rhymeless and reasonless at all; they respond to certain conditions inevitably.

Headline in New York paper: "Henrietta Beattie is Paroled After Serving Six Months for Good Behavior." Such, then, is the reward of virtue.

The only difference between Jesse James and some apartment house landlords is that Jesse had a horse.

A particularly pathetic thing happened in Brooklyn this week. A gunman shot himself by mistake.

One reader says he belongs to one of the early Dutch families. They got up at 5 o'clock in the morning.

NEW YORK LIFE DECEASED AS BEWILDERING

McIntyre Tells of Gorgeous Scenes in 15-Room Apartments.

By O. O. MCINTYRE.

NEW YORK, Feb. 4.—The meretricious brilliancy of New York's de luxe apartments is bewildering. One in particular flings a majestic facade skyward in the peaceful purlieu of upper Park avenue. The only entrances are, by motor circling in from the street.

Two footmen in powdered wigs and knickerbockers aggliter with silver buckles stand to turn the revolving door. Inside awaits another lackey whose costume is even more gorgeous. He has a superb English drawl and is completely overawing in his grandeur.

The elevator operators are knickerbockered and their slippers are bright with buckles. No detail is lacking in ultra razzle-dazzle. The telephone girls might well grace the front row chorus of a reigning musical comedy hit. There is an operator for each tenant.

Hidden lights shed soft glow on gracefully carved settee and enormously high-backed and brocade chairs, plucked from royal menageries. In the foyer, there are no hallways. The elevators stop at private entrances to each apartment, and no apartment has less than fifteen rooms.

Special elevators carry children and nursemaids, who are hidden away as much as possible. The imagine a book agent, once inside, meeting no milder fate than the guillotine.

The florist department alone is larger than any shop on Fifth avenue, and furnished free to tenants flowers for table decorations at all meals. One may have a home-cooked dinner or, by pressing a button, bring the French cuisine from the marbled labyrinth below.

He will suggest the dinner, prepare it, and have it served by hand-picked waiters. Each apartment has its little court, with running fountains and spraying flowers in the apron. Too on each floor are a private barber, coiffeur, and tailor, catering gratis to tenants.

I called to see a man by invitation. He was in the throes of an attack of indigestion and, encased in mountain high, soft, silken blankets. Once upon a time he was a pugger. A masseur, manicurist and barber were working over him. "Too bad you're laid up," I ventured. "Yes," he groaned. "I eat too much cabbage yesterday." Later the official perfume sprayers arrived and I departed—skidding on the polished parquet—leaving a Polar bear rug en route. But haughty! No end.

A doughty old clubman sat in the bridge whist room of his club the other day waiting for some cronies. A process server stepped in and handed him a summons in a suit filed by a young sprig of the theatre for what the headline boy calls "heart balm." He read it, tore it up and tossed the remains into the open fireplace. "Can't trust no one any more," he sighed. "I'm getting suspicious of my boot legger."

Marshal P. Wilder used to say that the New York subway was built for what the headline boy calls "heart balm." Brooklyn has always been the butt of New York's scorn for no reason at all. Brooklyn is peopled by those who like to be homes with spacious lawns. The home life there is akin to that of the small town and despite its size there is scarcely a night life. Sunday morning Brooklyn makes a habit of being a quiet town. Sunday clothes and going home to big Sunday noonday dinners.

MEMORY TESTS.

Answers to These Questions Will Be Published Tomorrow.

1. What is a pentagon?
2. Who was the first murderer?
3. Who was credited with being the original abolitionist of the United States studied by Lincoln?
4. What was the name of the great Lisbon earthquake?
5. What was the Minotaur?
6. When were the first coins struck by the United States government?
7. From whom does America receive its name?
8. Who founded the Christian Science Church?
9. What is the principal Serbian coin known as and what is its present approximate value in relation to American money?
10. From what is linseed oil made?

Answers to Yesterday's Questions.

1. For what is Fort Sumter, S. C., noted? The first conflict of the civil war. On April 12, 1861, Gen. Beauregard and his Confederate troops laid siege to the fort held by a small garrison of eighty men who kept the enemy at bay until the 14th, then lowered their flag and fled.
2. What year was the proposal of joining Canada and the United States first taken up? 1787. Articles were drawn by Congress at George Washington's request.
3. By what appearance may the difference between a toad and a frog be told? The principal difference is that the toad is a terrestrial animal, while a frog is amphibious. Toads have warty skins, dry to the eye, while frogs are always slimy and moist. Frogs have longer legs, and their hind toes are long and webbed for swimming.
4. Who were the "carpet baggers"? They were Northern politicians who sought temporary homes in the South after the Civil War in order to qualify as office holders. They took little baggage with them to their new homes.
5. What are the two best-known business wars? The principal business wars are the "war of the fathers of sons" and the "war of the fathers of daughters." The elder and the younger Pitt, Philip of Macedonia and his son, Alexander the Great.
6. What is "Quo Vadis"? What do the words mean? A story by Silken-tiech which treats of life in Rome under Nero, and contrasts the excesses of paganism with the simplicity of Christian life. Literally, "Whither dost thou go?"
7. What do the colors of the "Stars and Stripes" symbolize as given by Charles Sumner? Red is for valor, white for purity and blue for justice.
8. Who is William B. Wilson? A former miner who served as Secretary of Labor under former President Woodrow Wilson.
9. What is the southernmost cape of America? Cape Horn.
10. How many national parks are there in the United States? Twenty-nine.

Making a New Book to Take the Place of the One Bill Hohenzollern Tore Up.—By J. N. Darling.



Open Court Letters to The Herald

Other People's Views on Current Events

Government Hotels Again.

To the Editor, The Washington Herald:

What of "Uncle Sam's" side of this ubiquitous question as to destroying these buildings? The writer has been told that the plant cost \$1,000,000. But instead of being operated at a deficit, as has been intimated in these columns, they netted \$50,000 (not a large sum, yet it amounts to about 1/2 cent to each citizen) last year, or 5 per cent on the investment. Or, regarding the \$37 as returns from income tax, it equals that paid by 1,800 people on the income aside from exemptions of \$675 at 10 per cent. Applying the same principle of conservation to the government's business as to individual (which thought seems in need of being resuscitated), it would appear reasonable to let them serve their purpose for which they are so admirably fitted. Let the thought of their destruction in less than five years, or as long as they are habitable, perish—say the grateful guests.

I think it very safe to say there is hardly a girl or woman there who does not feel she is paying more for board and room than she can very well afford; yet it is making some business for the community, and the comfort of well-heated rooms, hot water for baths at all times, parlor room, and laundry privileges are worth some sacrifice in other lines. These considerations ease our consciences for the extravagance of \$45.50 per month. And while we sympathize with those unable to rent rooms, we do feel that Washington has a larger percentage of rooms, even with the hotels in operation, than most cities of its size. That the more normal life of home with a family is desired by many, is evident from the fact that quite a number of the girls go out for the summer months but come back for the winter. The writer had no idea of residing permanently in the hotel, but found it impossible to improve the situation. It will be confessed that many of the rooms canvassed looked as if they had not been cleaned within the time of man, rooms that only cleaning wax needed to make quite attractive. And excessive rates were the rule, in the opinion of the writer, without exception.

But residence in the hotels has not been all sunshine. In fact they have offered very considerable inducements at times to their guests to move out. But the food has improved, although much longer is needed for plain food, more vegetables, fewer fancy salads and desserts and more fruit sauce.

Another improvement, after severe discomfort borne in observance of the rule to keep fire-escape doors closed, was that screen doors were added so the doors could be opened after a warm day in summer. It is felt that the hotels should be with little effort, made almost ideal residences for women and girls obliged to be away from home, and among strangers. And it is hoped the rule against having drop lights will vanish ere long. Why should this be a rule in the hotels when one is permitted to have them in any other place? It is impossible to read a newspaper or boot of ordinary print comfortably with the light in the ceiling. So, we still hope.

The thoughtful understanding and sympathy for the needs of others manifest in the planning of these hotels is an arresting suggestion to any one who studies closely the situation. And it is about them—a veritable sermon in wood and cement. May the guests and management profit thereby.

A. R. C.

Would Abolish War.

To the Editor, The Washington Herald:

No doubt there is a public conscience as has been much talked of in the arms conference, but that public conscience exists among nations in their saner moments. In war, conscience prevents nothing. Fear or retaliation is the only effective deterrent of any available means to accomplish a desired purpose. All other bars of restraint are withdrawn. Nations fight like terrified beasts.

It is nonsense to talk about ruling out this or that method of warfare or of attempting to bar certain weapons. The nation's life that is at stake will resort to the most effective course of hand and arm to preserve its existence. If a resort to arms is to remain the means of settling disputes between nations, it may as well be recognized once and for all that there will be no lessening of the horrors when war comes. It will remain just as brutal as it ever has been. Each succeeding war will be more expensive than the last, both in life and in property; each will be followed with a greater wave of crime, unrest and industrial disruption, in proportion to its size, than the last. It cannot be veneered successfully. Its true character will be shown through. As always has been the case, the most deadly weapons obtainable will be used, and there will be no restraints recognized, except through fear of effective retaliation.

War, glorified in the past, no longer serves a useful purpose if, in fact, it ever did. It should be outlawed, but if that fails, an attempt to control the evil, once it is begun, will be futile. If the arms conference fails in providing a means to prevent war, the attempt at outlawing any instrument of war will be more futile than the arms conference itself. The outlawed weapon will be used when the bars are let down, and the conflagration commences.

You may as well talk about sub-

Aid the Stray Ones.

To the Editor, The Washington Herald:

Let me heartily endorse the plea to feed the birds, made in the letter by Marion Welsh, printed in your columns January 26.

It is true that they are hardy creatures, but hardy creatures find it difficult, nevertheless, to procure food in city streets piled with snow and, in fact, the whole winter long, in good weather the first thing in the morning the street sweepers are busily sweeping the slight troughs. I am not an advocate of dirty streets, but it does seem hard for the little sparrows scavengers to be robbed of even these pitiful scraps. On my walk of over a mile every morning to work I manage to get rid of at least one and a half or two loaves of stale bread, scattered very sparingly. During last Saturday's storm a couple of spots where I fed were black with the ravenous little flocks. How grateful they were for every crumb! My financial outlay for this is only five when I get the stale bread at bakeries for 5 cents a loaf. Anyone surely can scatter a few cents' worth of crumbs, or those that would otherwise be wasted, at least near his home, and feel amply repaid for the slight trouble. 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